

EXHIBIT A

PO BOX 51790
LIVONIA MI 48151-5790

RETURN SERVICE REQUESTED



CREDIT CONTROL LLC
PO Box 546
Hazelwood MO 63042
PHONE: (877) 980-1040

ANTHONY J LEONARD
260 CYPRESS MARSH RD
MONCKS CORNER SC 29461-8456

CREDIT CONTROL, LLC
PO BOX 546
HAZELWOOD MO 63042-0546

06/05/20

To make a payment online, please visit our website at
www.credit-control.com.

Reference # : PRS15574560	Account # : #####4020	Amount Due: \$ 11,634.26
Creditor: Bank of America, N.A.		

✂ Detach Upper Portion And Return With Payment ✂

***** IMPORTANT COLLECTION NOTICE *****

REFERENCE # : PRS15574560

RE : Your account with our client
Bank of America, N.A.

AMOUNT DUE : \$ 11,634.26

CREDIT CONTROL LLC
PO Box 546
Hazelwood MO 63042
PHONE: (877) 980-1040

Dear ANTHONY J LEONARD,

Please be advised that the account listed above has been referred to us by the above creditor in the amount of \$ 11634.26 representing the balance due for services rendered and accepted.

Unless you, within 30 days after receipt of this notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid by this office. If you notify this office in writing within the 30-day period that the debt, or any portion thereof, is disputed, this office will obtain verification of the debt or a copy of a judgment against you and a copy of such verification or judgment will be mailed to you by this office. Upon your written request within the 30-day period, this office will provide you with the name and address of the original creditor, if different from the current creditor.

Very Truly Yours,
Stacey Benton
Stacey Benton
Collection Manager

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This communication from a debt collector is an attempt to collect a debt. Any information obtained will be used for that purpose.

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION

PO BOX 51790
LIVONIA MI 48151-5790

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ANTHONY J LEONARD
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MONCKS CORNER SC 29461-8456

CREDIT CONTROL LLC
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Hazelwood MO 63042
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CREDIT CONTROL, LLC
PO BOX 546
HAZELWOOD MO 63042-0546

08/06/20

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Reference # :	Account # :	Amount Due:
PRS15574560	#####4020	\$ 11,634.26
Creditor: Bank of America, N.A.		

✂ Detach Upper Portion And Return With Payment ✂

***** WE ARE HERE TO HELP *****

REFERENCE # : PRS15574560
RE : Your account with our client
Bank of America, N.A.

CREDIT CONTROL LLC
PO Box 546
Hazelwood MO 63042
PHONE: (877) 980-1040

AMOUNT DUE : \$ 11634.26

Dear ANTHONY J LEONARD,

We would like to help you resolve the above referenced outstanding balance as quickly as your financial circumstances will allow. We are more than willing to accept a temporary repayment arrangement that fits within your budget.

Please make your selection from the list of options below.
(please check one and fill in as appropriate)

_____ Enclosed is my payment in full for the outstanding amount due listed above.

_____ Enclosed is my partial payment in the amount of \$ _____. After this payment,

I would like to request to make regular payments of \$ _____ on the _____ day of each month.

_____ Enclosed is my partial payment of \$ _____. I would like to request a repayment arrangement on the remaining balance as I am outlining below: (please specify the amounts and dates)

If you wish to discuss additional repayment options, please call us at (877) 980-1040. One of our professional account associates will be happy to discuss a repayment arrangement specific to your needs.

Sincerely,

Stacey Benton
Stacey Benton
Collection Manager
(877) 980-1040

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ANTHONY J LEONARD
260 CYPRESS MARSH RD
MONCKS CORNER SC 29461-8456



CREDIT CONTROL, LLC
PO BOX 546
HAZELWOOD MO 63042-0546

08/27/20

To make a payment online, please visit our website at
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Reference # :	Account # :	Amount Due:
PRS15574560	#####4020	\$ 11,634.26
Creditor: Bank of America, N.A.		

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***** WE ARE HERE TO HELP *****

REFERENCE # : PRS15574560
RE : Your account with our client
Bank of America, N.A.

CREDIT CONTROL LLC
PO Box 546
Hazelwood MO 63042
PHONE: (877) 980-1040

AMOUNT DUE : \$ 11,634.26

Dear ANTHONY J LEONARD,

We would like to help you resolve your outstanding balance as quickly as your financial circumstances will allow.

For your convenience, we can accept your payment(s) with any one of the methods listed below:

- By mail
- Over the phone with one of our account associates
- Though our secured payment portal at www.credit-control.com (checking account payments only)
- Other multiple convenient options are available to you as well.

Your payments will go towards the total balance due since no new interest or new fees will be assessed.

Below is a guide that will give you an idea of some repayment options and how much will be needed to be paid monthly, over time, to pay your account in full. These amounts are based on your current balance owed and are estimated. Please call us prior to your final payment for an exact payoff amount.

- Make a one-time payment for the total amount due of \$11,634.26
- Pay \$969.51 for 12 months
- Pay \$484.75 for 24 months
- Pay \$323.16 for 36 months
- Pay \$242.37 for 48 months
- Pay \$193.89 for 60 months

There are other repayment options available to you. Please call us at (877) 980-1040. One of our professional account associates will be happy to discuss a repayment arrangement specific to your needs.

Very Truly Yours,

Stacey Benton

Stacey Benton
Collection Manager

To make a payment online, please visit our website at www.credit-control.com.

Knowing how to manage your money better has never been more important. Now you can take advantage of a free financial education tool created by Bank of America in partnership with the Khan Academy. Visit Bettermoneyhabits.com to start today.

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ANTHONY J LEONARD
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CREDIT CONTROL, LLC
PO BOX 546
HAZELWOOD MO 63042-0546

10/08/20

To make a payment online, please visit our website at
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Reference # :	Account # :	Amount Due:
PRS15881954	#####4020	\$ 11,634.26
Creditor: Bank of America, N.A.		

✂ Detach Upper Portion And Return With Payment ✂

*** IMPORTANT COLLECTION NOTICE ***

REFERENCE # : PRS15881954

RE : Your account with our client
Bank of America, N.A.

AMOUNT DUE : \$ 11,634.26

CREDIT CONTROL LLC
PO Box 546
Hazelwood MO 63042
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Very Truly Yours,

Stacey Benton
Stacey Benton
Collection Manager

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EXHIBIT B

PO BOX 51790
LIVONIA MI 48151-5790

RETURN SERVICE REQUESTED



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ANTHONY J LEONARD
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MONCKS CORNER SC 29461-8456



CREDIT CONTROL, LLC
PO BOX 546
HAZELWOOD MO 63042-0546

10/08/20

To make a payment online, please visit our website at
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Reference # : PRS15887440	Account # : #####4443	Amount Due: \$ 7,307.95
Creditor: Bank of America, N.A.		

✂ Detach Upper Portion And Return With Payment ✂

*** IMPORTANT COLLECTION NOTICE ***

REFERENCE # : PRS15887440

RE : Your account with our client
Bank of America, N.A.

AMOUNT DUE : \$ 7,307.95

CREDIT CONTROL LLC
PO Box 546
Hazelwood MO 63042
PHONE: (877) 980-1040

Dear ANTHONY J LEONARD,

Please be advised that the account listed above has been referred to us by the above creditor in the amount of \$ 7307.95 representing the balance due for services rendered and accepted.

Unless you, within 30 days after receipt of this notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid by this office. If you notify this office in writing within the 30-day period that the debt, or any portion thereof, is disputed, this office will obtain verification of the debt or a copy of a judgment against you and a copy of such verification or judgment will be mailed to you by this office. Upon your written request within the 30-day period, this office will provide you with the name and address of the original creditor, if different from the current creditor.

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Stacey Benton
Stacey Benton
Collection Manager

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